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<b>State:</b>	Arkansas	<b>Filing Company:</b>	Auto-Owners Life Insurance Company
<b>TOI/Sub-TOI:</b>	L08 Life - Other/L08.000 Life - Other		
<b>Product Name:</b>	2013 Valuation Interest Rate		
<b>Project Name/Number:</b>	/		

## Filing at a Glance

Company:	Auto-Owners Life Insurance Company
Product Name:	2013 Valuation Interest Rate
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	11/21/2012
SERFF Tr Num:	AOIC-128779762
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	
Implementation	01/01/2013
Date Requested:	
Author(s):	Veronica Thelen, Julia Karn, Amanda Rivera
Reviewer(s):	Linda Bird (primary)
Disposition Date:	11/28/2012
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	

State Filing Description:

**State:** Arkansas  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** 2013 Valuation Interest Rate  
**Project Name/Number:** /

**Filing Company:** Auto-Owners Life Insurance Company

## General Information

Project Name: Status of Filing in Domicile: Authorized  
Project Number: Date Approved in Domicile: 11/14/2012  
Requested Filing Mode: Informational Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 11/28/2012  
State Status Changed: 11/28/2012  
Deemer Date: Created By: Julia Karn  
Submitted By: Julia Karn Corresponding Filing Tracking Number:  
Filing Description:  
Maximum Valuation Interest Rate

Auto-Owners Life Insurance Company submits this filing to update for the 2013 Valuation Interest Rate. This filing is being made to comply with the reduction in the maximum valuation rates for 2013 life insurance issues and is an informational filing only. No other changes to the policy are included in this filing.

The valuation interest rate change from 4.0 to 3.5% will affect these products:

Whole Life - 61190 (12-05), approved 4/12/06  
Simplified Issue Whole Life - 61229 (1-06), approved 9/21/06  
Simplified Issue Childrens Advantage Plan Plus - 61290 (5-06), approved 9/14/06  
Simplified Issue 5 Year Term - 61266 (7-06), approved 10/03/06  
10 and 20 Year Level Term - 61139 (1-05), approved 5/12/05  
30 Year Level Term - 61139 (1-05), approved 1/11/06  
Mortgage Decreasing Term - 61351 (3-07), approved 7/30/07

The valuation interest rate is listed on the specification page for the following products and will be updated to reflect the new 3.5% rate:

10 Year Level Term  
20 Year Level Term  
30 Year Level Term  
5 Year Simplified Issue Term

We request to defer the modifications to nonforfeiture values until 2014, and will submit a separate filing for that request.

May we please have your acknowledgement of this request?

## Company and Contact

### Filing Contact Information

Julia Karn, Method and Procedure karn.julia@aoins.com  
Specialist

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**SERFF Tracking #:** AOIC-128779762**State Tracking #:****Company Tracking #:**

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**State:** Arkansas**Filing Company:** Auto-Owners Life Insurance Company**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other**Product Name:** 2013 Valuation Interest Rate**Project Name/Number:** /P.O. Box 30325  
Lansing, MI 48909

517-323-1493 [Phone]

**Filing Company Information**Auto-Owners Life Insurance  
CompanyP.O. Box 30325  
Lansing, MI 48917

(800) 346-0346 ext. [Phone]

CoCode: 61190

Group Code: 280

Group Name: Auto-Owners Ins  
Group

FEIN Number: 38-1814333

State of Domicile: Michigan

Company Type: LAH

State ID Number:

**Filing Fees**

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>SERFF Tracking #:</b>	AOIC-128779762	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Auto-Owners Life Insurance Company
<b>TOI/Sub-TOI:</b>	L08 Life - Other/L08.000 Life - Other		
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	11/28/2012	11/28/2012

<b>SERFF Tracking #:</b>	AOIC-128779762	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Auto-Owners Life Insurance Company
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## Disposition

Disposition Date: 11/28/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Filing fee		Yes

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Filing fee		
Comments:	Filing fee was bypassed because this is an information filing that does not involve the review of any forms.		